## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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## **General Comment**

This is over regulation and unnecessary. I've taken the time to learn how to trade options and can properly trade options.

These tools have helped me to grow my retirement accounts. Ultimately option trades reduces risk, versus increase increasing risk.